

CLAIMS

What is claimed and desired to be secured by Letters Patent is as follows:

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1. A stored-value card system, which comprises:
a card issuing institution;
a point-of-sale retail establishment authorized by the issuing institution to sell the cards;
a card identifier associated with each card and assigned thereto by the issuing institution;
a reloadable value associated with each card and representing a purchase price thereof, the purchase price being received by the point-of-sale establishment and credited to the card by the issuing institution;
a sub-account associated with each card and identified by the card identifier; and
said card being usable for purchases by presenting said card at a point-of-sale establishment whereby said sub-account is debited.
 2. The system according to claim 1 wherein said cards can be used to purchase negotiable instruments from point-of-sale establishments. *a*
 3. The system according to claim 2 wherein said cards can be used to acquire money orders from point-of-sale establishments.
 4. The system according to claim 1 wherein said cards are limited to usage for *a*
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purchases. *a*

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- 09713603-11500
5. The system according to claim 1 wherein said card values are not redeemable for cash.
 6. The system according to claim 1 wherein each card includes:
the card identifier being printed on the card and selectively concealed by a removable concealing strip attached to the card.
 7. The system according to claim 1 which includes:
a magnetic strip on each card, the card identifier being encoded on the magnetic strip.
 8. The system according to claim 1 which includes:
a reader at a point-of-sale retail establishment for reading the card identifiers and thereby verifying the sub-account balances.
 9. The system according to claim 1 which includes:
a network comprising multiple point-of-sale establishments which accept said card for the purchase of goods and services.
 10. A method of purchasing goods and services in transactions utilizing value-added cards, which method comprises the steps of:
establishing a master account for value-added cards at a card-issuing institution;
establishing a plurality of sub-accounts of said master account at said institution;
preprinting a plurality of value-added cards;

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09713603-111500

issuing said cards to a point-of-sale retail establishment;
pre-assigning sub-account identifiers to said cards;
selling the cards at the point-of-sale establishment to retail customers/sub-account holders;

crediting the sub-accounts associated with said cards with initial values corresponding to the purchase amounts thereof;

making purchases with said cards by providing the cards to merchants; and
debiting the respective sub-accounts in the amounts of said purchases.

11. The method of claim 10, which includes the additional step of reloading said cards by purchasing additional values therefor in the form of credits to said sub-accounts.

12. The method according to claim 11, wherein said initial values and said subsequent added values correspond to incremental amounts predetermined by said issuing institution.

13. The method according to claim 10, which includes the additional step of issuing a negotiable instrument to a sub-account holder and debiting the corresponding sub-account a comparable amount. *a*

14. The method of claim 13, which includes the additional step of the sub-account holder purchasing a money order with the card.

15. The method according to claim 10, which includes the additional step of providing a numerical identifier for said sub-account.

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09713603-11500

20. A method of purchasing goods and services in transactions utilizing value-added cards, which method comprises the steps of:

establishing a master account for value-added cards at a card-issuing institution;

establishing a plurality of sub-accounts of said master account at said institution;

preprinting a plurality of value-added cards;

issuing said cards to a point-of-sale retail establishment;

pre-assigning sub-account identifiers to said cards;

selling the cards at the point-of-sale establishment to retail customers/sub-account holders;

crediting the sub-accounts associated with said cards with initial values corresponding to the purchase amounts thereof;

making purchases with said cards by providing the cards to merchants;

debiting the respective sub-accounts in the amounts of said purchases;

reloading said cards by purchasing additional values therefor in the form of credits to said sub-accounts;

said initial values and said subsequent added values corresponding to incremental amounts predetermined by said issuing institution;

issuing negotiable instruments to sub-account holders and debiting the corresponding sub-accounts comparable amounts;

providing a numerical identifier for each said sub-account;

09713603-11500

concealing the identifiers prior to purchase of the respective cards;
revealing the identifiers by the subaccount holders after purchases of respective cards;
transmitting to the issuing institution transaction authorization requests, including amounts of the transactions and respective sub-account identifiers;
determining if sufficient funds are available in the respective sub-accounts;
authorizing the transactions if sufficient funds are available in the sub-accounts;
providing reload options for the card holders in the event insufficient funds are available in the sub-accounts;
providing computer terminals at the point-of-sale establishments;
providing a computer terminal at the card-issuing institution linked to the point-of-sale computer terminals;
providing magnetic strips on said cards;
including the identifiers on the magnetic strips;
providing magnetic card readers at the point-of-sale establishments; and
reading the identifiers from the magnetic strips at the point-of-sale establishments with the card readers.